

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR DIS: 5  
 ASSETS: 14,928,373 PEER: 01

LIABILITIES AND CHANGES IN CAPITAL (\$000)

PAGE 6

	mmm	yyyy	mm	yyyy	yyyy	yyyy	yyyy	PERCENT 1-YR	CHANGE 5-YR
DEMAND DEPOSITS	1,471,779	1,529,408	1,545,700	1,488,024	1,230,087	-3.8	28.8		
NOW, ATS AND TRANSACTION ACCOUNTS	671,631	717,828	697,677	753,218	636,772	-6.4	-2.0		
TIME DEPOSITS (EXCL BROKERED DEP) < \$100K	1,264,434	1,668,885	1,569,719	1,698,246	1,456,450	-24.2	37.6		
MMDA AND OTHER SAVINGS ACCOUNTS	2,128,793	1,973,300	2,120,636	1,985,704	1,725,012	7.9	-4.4		
OTHER NON-INTEREST-BEARING DEPOSITS	0	7,124	0	7,621	8,903	-100.0	-100.0		
CORE DEPOSITS	5,536,637	5,896,545	5,933,732	5,932,813	5,057,224	-6.1	11.2		
TIME DEPOSITS OF \$100K OR MORE	921,721	939,489	926,810	991,512	914,982	-1.9	106.6		
FOREIGN DEPOSITS	2,974,692	2,598,653	2,715,284	2,695,832	2,711,012	14.5	55.3		
FEDERAL FUNDS PURCHASED AND REPOS	2,209,740	2,683,831	2,441,593	2,645,652	2,304,512	-17.7	-19.5		
COMMERCIAL PAPER	131,295	89,084	127,311	104,916	69,727	47.4	20.5		
OTHER BORROWINGS W/REM MAT OF 1 YR OR LESS	1,001,373	553,006	872,538	639,892	843,776	81.1	8.2		
OTHER BORROWINGS W/REM MAT OVER 1 YEAR	234,426	264,016	235,308	299,034	458,601	-11.2	-34.4		
BROKERED DEPOSITS < \$100K	1,394	1,194	1,213	1,276	561	16.8	NA		
NONCORE FUNDING	7,474,641	7,129,273	7,320,057	7,378,114	7,303,174	4.8	15.0		
TRADING LIABILITIES	4,899	5,388	6,058	0	0	-9.1	274.3		
EQUITY COMMITMENT NOTES	0	0	0	0	0	NA	NA		
EQUITY CONTRACT NOTES	0	0	0	0	0	NA	NA		
SUBORDINATED NOTES AND DEBENTURES	242,496	118,767	118,801	118,755	118,707	104.2	94.2		
ACCEPTANCES	13,965	16,893	8,227	21,575	21,178	-17.3	-3.3		
MINORITY INTEREST AND OTHER LIABILITIES	448,176	448,455	444,929	427,475	437,008	-0.1	48.3		
TOTAL LIABILITIES AND MINORITY INTEREST	13,720,814	13,615,321	13,831,804	13,878,732	12,943,170	0.8	15.1		
PERPETUAL PREFERRED STOCK (INCL SURPLUS)	0	0	0	0	0	NA	NA		
COMMON STOCK	805	160,281	805	159,369	79,918	-99.5	-99.1		
COMMON SURPLUS	344,955	176,496	342,932	168,920	186,391	95.5	22.2		
RETAINED EARNINGS	887,718	834,712	867,203	813,684	803,535	6.4	50.2		
LESS: TREASURY STOCK	3,032	0	3,519	0	0	NA	NA		
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	-25,756	-31,633	-23,565	-30,251	-5,974	NA	NA		
NET UNREALIZED G/L ON AFS SEC	2,869	3,440	1,738	5,485	2,252	-16.6	NA		
ACCUM GAINS(LOSSES) ON CASH FLOW HEDGES	0	NA	NA	NA	NA	NA	NA		
TOTAL EQUITY CAPITAL	1,207,559	1,143,296	1,185,594	1,117,207	1,066,122	5.6	26.7		
TOTAL LIABILITIES AND CAPITAL	14,928,373	14,758,617	15,017,398	14,995,939	14,009,292	1.2	15.9		
MEMORANDA:									
NON-INTEREST-BEARING DEPOSITS	2,085,993	2,107,560	2,234,852	2,064,992	1,509,895	-1.0	48.2		
INTEREST-BEARING DEPOSITS	7,348,451	7,328,321	7,342,187	7,556,441	7,173,884	0.3	23.9		
TOTAL DEPOSITS	9,434,444	9,435,881	9,577,039	9,621,433	8,683,779	0.0	28.5		
LT DEBT THAT REPRICES IN 1 YEAR	90,000	90,000	90,000	90,000	0	0.0	-60.0		
CHANGES IN EQUITY CAPITAL:									
EQUITY CAPITAL, PREVIOUS YEAR-END	1,185,594	1,117,207	1,117,207	1,066,122	1,054,436				
PRIOR PERIOD ADJUSTMENTS	0	0	0	0	0				
NET INCOME	35,417	34,020	106,964	139,488	133,124				
NET SALE OF NEW PERPETUAL PREFERRED STK	0	0	0	0	0				
NET SALE OF NEW COMMON STOCK	1,971	8,488	15,443	16,376	13,991				
CHGS INCIDENT TO MERGERS AND ABSORPTIONS	0	0	0	108,469	0				
LESS: DIVIDENDS DECLARED	13,691	12,992	52,776	49,725	47,361				
CUM EFFECT ACCTG CHGS & ERRORS-PRIOR YRS	0	0	0	0	0				
CHG IN NET UNRLZD GAINS (LOSSES) ON SEC	1,131	-2,045	-2,732	3,233	-9,114				
CHG IN ACCUM NET G/L ON CASH FLOW HEDGES	0	NA	NA	NA	NA				
SALE OF TREASURY STOCK	3,248	0	3,780	0	0				
LESS: PURCHASE OF TREASURY STOCK	3,920	0	7,314	0	0				
CHANGES IN DEBIT TO ESOP LIABILITY	0	0	0	0	0				
FOREIGN CURRENCY TRANSL AND OTHER ADJ	-2,191	-1,382	5,022	-166,756	-78,954				
EQUITY CAPITAL, ENDING BALANCE	1,207,559	1,143,296	1,185,594	1,117,207	1,066,122				

---

## Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-4.)

### *Demand Deposits*

Demand deposits held in domestic offices of commercial bank subsidiaries.

### *NOW, ATS, and Transaction Accounts*

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

### *Time Deposits (Excluding Brokered Deposits) under \$100 Thousand*

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000. (Note: For data prior to March 1996, brokered deposits are not deducted from time deposits below \$100,000.)

### *MMDA and Other Savings Accounts*

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

### *Other Non-Interest-Bearing Deposits*

Non-interest-bearing deposit balances held in domestic offices of other

depository institutions that are subsidiaries of the bank holding company.

### *Core Deposits*

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

### *Time Deposits of \$100 Thousand or More*

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

### *Foreign Deposits*

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

### *Federal Funds Purchased and Repos*

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

### *Commercial Paper*

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

### *Other Borrowings with a Remaining Maturity of 1 Year or Less*

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capital-

ized leases with a remaining maturity of one year or less.

### *Other Borrowings with a Remaining Maturity over 1 Year*

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year. Data prior to March 1997 include total mortgage indebtedness and obligations under capitalized leases.

### *Brokered Deposits under \$100,000*

Brokered deposits issued in denominations of less than \$100,000. (Note: Bank holding companies report this item in two categories. The first classification represents brokered deposits with a remaining maturity of one year or less; the other category consists of brokered deposits with a remaining maturity of more than one year. "NA" is displayed for periods prior to March 1996.)

### *Noncore Funding*

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000. (Note: Values printed for periods prior to March 1996 do not include the last component.)

### *Trading Liabilities*

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity

and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes. Prior to the March 1994 quarter, an "NA" is displayed.

#### *Equity Commitment Notes*

The outstanding amount of equity commitment notes, which refer to debts that are redeemable only with the proceeds from the sale of common or perpetual preferred stock and that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

#### *Equity Contract Notes*

The outstanding amount of equity contract notes, which refer to debts that obligate the holder to take the common or perpetual preferred stock of the issuer in lieu of cash to repay principal and that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

#### *Subordinated Notes and Debentures*

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt as well as limited-life preferred stock and related surplus.

#### *Acceptances*

Outstanding liabilities represented by drafts and bills of exchange that have been accepted by the BHC's bank subsidiaries or by others for their accounts.

#### *Minority Interest and Other Liabilities*

The sum of minority interest (the proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries) including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS), and other liabilities.

#### *Total Liabilities and Minority Interest*

The sum of core deposits, noncore funding, trading liabilities, equity commitment notes, equity contract notes, subordinated notes and debentures (including limited-life preferred stock and related surplus), acceptances, minority interest, and other liabilities.

#### *Perpetual Preferred Stock (Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

#### *Common Stock*

The aggregate par or stated value of common stock issued.

#### *Common Surplus*

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

#### *Retained Earnings*

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

#### *Treasury Stock*

The carrying value, at cost, of treasury stock.

#### *Foreign Currency Translation Adjustments*

The cumulative amount of the bank holding company's foreign currency translation adjustments.

#### *Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities*

The difference between the fair value and the amortized cost of the bank holding company's consolidated available-for-sale securities, net of tax effects.

#### *Accumulated Net Gains (Losses) on Cash Flow Hedges*

The amount of accumulated net gains (losses) on derivatives that are designated as "cash flow hedges" under FAS 133. Prior to the March 1999 quarter, this line item is NA.

#### *Total Equity Capital*

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and cumulative foreign currency translation adjustments less treasury stock.

#### *Total Liabilities and Capital*

The sum of total liabilities, minority interest, and total equity capital.

### **Memoranda**

#### *Non-Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

#### *Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

#### *Total Deposits*

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

---

*Long-Term Debt That Reprices in 1 Year*

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

**Changes in Equity Capital**

*Equity Capital, Previous Year-End*

Total equity balance as of December 31 of the previous year.

*Prior Period Adjustments*

The net cumulative effect of all corrections and adjustments to the total equity capital ending balance of the previous calendar year-end.

*Net Income*

Net income (or loss) for the calendar year-to-date.

*Net Sale of New Perpetual Preferred Stock*

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

*Net Sale of New Common Stock*

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock

options, and retirement of common stock.

*Changes Incident to Mergers and Absorptions*

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

*Dividends Declared*

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

*Cumulative Effect of Accounting Changes and Errors, Prior Years*

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

*Change in Net Unrealized Gains (Losses) on Securities*

The increase or decrease, during the

calendar year-to-date, in the net unrealized holding gains or losses on available-for-sale securities. Prior to the March 1994 quarter, this line item presents the change in the net unrealized loss on marketable equity securities.

*Change in Accumulated Gains (Losses) on Cash Flow Hedges*

The year-to-date change in the accumulated gains (losses) on derivatives designated as "cash flow hedges" under FAS 133. Prior to the March 1999 quarter, this line item is NA.

*Sale of Treasury Stock*

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

*Purchase of Treasury Stock*

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

*Changes in the Debit to ESOP Liability*

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

*Foreign Currency Translation and Other Adjustments*

The increase or decrease during the calendar year-to-date in the cumulative foreign currency translation adjustments and qualifying foreign currency transactions gains and losses, net of applicable income taxes.

*Equity Capital, Ending Balance*

Total equity capital at the end of the current quarter.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR DIS: 5  
 ASSETS: 14,928,373 PEER: 01

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PAGE 7

PERCENT OF TOTAL ASSETS

	BHC	mmm PEER	yyyy 01	PCT	BHC	mmm PEER	yyyy 01	PCT	BHC	yyyy PEER	01	PCT	BHC	yyyy PEER	01	BHC	yyyy PEER	01
REAL ESTATE LOANS	29.38	31.66	47		31.21	29.09	54		29.52	30.96	43		30.53	29.16	30.64	27.99		
COMMERCIAL AND INDUSTRIAL LOANS	21.22	16.70	80		19.35	16.84	72		22.76	16.03	83		19.78	16.30	18.14	15.79		
LOANS TO INDIVIDUALS	5.51	8.38	29		6.31	9.37	25		5.79	8.39	32		6.39	10.22	6.37	11.73		
LOANS TO DEPOSITORY INSTITUTIONS	0.93	0.47	83		1.10	0.59	77		0.40	0.44	67		0.92	0.66	1.25	0.60		
AGRICULTURAL LOANS	0.39	0.34	73		0.31	0.36	63		0.47	0.35	74		0.29	0.37	0.28	0.42		
LOANS TO FOREIGN GOVTS AND INST	0.00	0.06	58		0.00	0.07	55		0.00	0.06	57		0.00	0.07	0.00	0.15		
OTHER LOANS AND LEASES	6.22	5.17	70		5.09	5.17	50		5.68	5.02	62		4.60	5.18	4.92	5.20		
NET LOANS AND LEASES	61.77	61.74	42		61.80	60.99	42		62.82	60.91	46		60.95	61.48	59.93	61.50		
SECURITIES OVER 1 YEAR	18.67	16.95	60		14.44	15.34	50		17.38	16.28	61		14.73	15.07	15.73	15.09		
EQUITY SECURITIES	0.53	0.98	24		0.47	0.79	23		0.51	0.89	25		0.88	0.74	0.98	0.66		
SUBTOTAL	80.96	79.68	36		76.71	77.22	32		80.70	78.09	37		76.57	77.38	76.63	77.32		
INTEREST-BEARING BANK BALANCES	3.31	0.98	90		3.02	1.13	86		3.05	1.25	90		2.28	1.30	4.54	1.36		
FEDERAL FUNDS SOLD & REVERSE REPOS	0.70	2.06	58		0.17	3.22	9		0.17	2.94	20		0.37	3.15	0.68	2.34		
DEBT SECURITIES 1 YEAR OR LESS	5.11	2.07	86		10.41	2.66	95		6.56	2.43	87		10.17	2.25	9.22	3.00		
TRADING ASSETS	0.07	2.24	31		0.04	2.67	23		0.08	2.35	31		0.02	3.30	0.01	3.22		
TOTAL EARNING ASSETS	90.15	88.69	62		90.36	88.02	70		90.57	88.13	69		89.39	87.79	91.08	88.02		
NON-INT CASH AND DUE FROM DEP INST	4.02	3.58	60		3.49	4.37	31		3.76	4.18	41		5.11	4.82	4.03	5.18		
ACCEPTANCES	0.09	0.13	63		0.11	0.23	62		0.05	0.16	50		0.14	0.29	0.15	0.37		
OTHER REAL ESTATE OWNED	0.04	0.06	42		0.04	0.06	36		0.04	0.06	40		0.04	0.07	0.08	0.09		
ALL OTHER ASSETS	5.74	7.53	29		6.04	7.37	44		5.62	7.53	32		5.35	7.10	4.74	6.43		

MEMORANDA:

SHORT-TERM INVESTMENTS	9.11	5.97	77		13.66	6.54	85		9.89	6.13	80		12.87	7.13	14.45	6.72		
U.S. TREASURY AND AGENCY SEC	22.99	14.65	88		23.81	14.53	88		22.96	14.03	91		23.84	13.89	24.02	14.47		
MUNICIPAL SECURITIES	0.20	1.13	16		0.22	1.12	16		0.21	1.13	16		0.22	1.14	0.14	1.25		
OTHER DEBT SECURITIES	0.58	3.68	24		0.82	2.34	36		0.78	3.56	25		0.84	2.07	0.79	2.38		
RE LOANS SECURED BY 1-4 FAMILY	15.65	19.17	42		16.99	18.27	45		16.51	19.05	40		16.77	18.60	17.29	17.45		
REVOLVING	1.68	2.25	36		1.72	2.39	37		1.79	2.19	40		1.76	2.52	2.02	2.38		
CLOSED-END, SEC BY FIRST LIENS	13.70	14.82	55		15.12	14.05	59		14.49	15.00	56		14.85	14.22	15.10	13.22		
CLOSED-END, SEC BY JUNIOR LIENS	0.27	2.10	13		0.15	1.83	14		0.23	1.85	17		0.16	1.86	0.17	1.85		
COMMERCIAL REAL ESTATE LOANS	9.09	12.03	37		9.95	10.32	45		8.15	11.44	33		9.63	10.06	9.12	10.02		
CONSTRUCTION AND LAND DEV	2.22	2.53	59		1.99	1.98	62		1.91	2.35	51		1.85	1.97	1.67	1.87		
MULTIFAMILY	0.31	1.21	18		0.40	0.99	21		0.31	1.18	22		0.39	0.96	0.43	0.95		
NONFARM NONRESIDENTIAL	6.56	8.06	37		7.55	7.16	52		5.93	7.68	40		7.38	6.95	7.02	7.01		
RE LOANS SECURED BY FARMLAND	0.04	0.24	37		0.03	0.22	31		0.03	0.23	35		0.03	0.22	0.02	0.23		

LOAN MIX, % OF GROSS LOANS & LEASES:

REAL ESTATE LOANS	46.51	48.77	47		49.54	44.75	62		45.97	47.59	46		49.15	44.45	50.12	42.98		
RE LOANS SECURED BY 1-4 FAMILY	24.77	29.56	42		26.98	28.21	49		25.71	29.29	45		27.00	28.39	28.29	26.95		
REVOLVING	2.66	3.44	39		2.73	3.66	39		2.78	3.35	41		2.83	3.83	3.31	3.60		
CLOSED-END	22.11	26.12	45		24.25	24.55	54		22.93	25.94	45		24.17	24.56	24.98	23.34		
COMMERCIAL REAL ESTATE LOANS	14.39	18.38	36		15.80	15.69	52		12.69	17.46	32		15.50	15.22	14.92	15.21		
CONSTRUCTION AND LAND DEV	3.51	3.78	62		3.16	2.98	60		2.98	3.50	53		2.98	2.91	2.73	2.80		
MULTIFAMILY	0.50	1.94	11		0.64	1.64	20		0.48	1.87	16		0.63	1.60	0.70	1.60		
NONFARM NONRESIDENTIAL	10.38	12.22	37		11.99	10.86	55		9.23	11.65	41		11.88	10.49	11.49	10.58		
RE LOANS SECURED BY FARMLAND	0.07	0.36	37		0.05	0.34	31		0.04	0.35	35		0.05	0.33	0.03	0.34		
LOANS TO DEPOSITORY INSTITUTIONS	1.48	1.00	80		1.74	1.47	78		0.62	1.14	66		1.48	1.54	2.04	1.25		
COMMERCIAL AND INDUSTRIAL LOANS	33.59	27.26	75		30.73	27.62	67		35.43	26.69	82		31.85	26.83	29.68	25.74		
LOANS TO INDIVIDUALS	8.73	13.24	32		10.02	14.41	25		9.01	13.16	31		10.29	15.62	10.42	17.87		
CREDIT CARD LOANS	3.47	2.51	75		4.21	3.87	66		3.62	2.81	73		4.38	4.53	4.68	5.51		
AGRICULTURAL LOANS	0.62	0.53	73		0.49	0.56	67		0.74	0.54	74		0.46	0.57	0.46	0.64		
LOANS TO FOREIGN GOVTS AND INST	0.00	0.19	57		0.00	0.19	50		0.00	0.14	57		0.00	0.21	0.00	0.30		
OTHER LOANS AND LEASES	9.84	9.16	60		8.08	9.85	50		8.84	8.73	60		7.40	9.63	8.05	9.57		

---

## Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (that is, total loans and leases, net of unearned income).

(Note: Investment securities are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale beginning with the March 1994 quarter.)

### Percent of Total Assets

#### *Real Estate Loans (Percent of Total Assets)*

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties, divided by total assets.

#### *Commercial and Industrial Loans (Percent of Total Assets)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total assets.

#### *Loans to Individuals (Percent of Total Assets)*

Loans to individuals for household, family, and other personal expenditures divided by total assets.

#### *Loans to Depository Institutions (Percent of Total Assets)*

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

#### *Agricultural Loans (Percent of Total Assets)*

Agricultural loans divided by total assets.

#### *Loans to Foreign Governments and Institutions (Percent of Total Assets)*

Loans to foreign governments and official institutions divided by total assets.

#### *Other Loans and Leases (Percent of Total Assets)*

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total assets.

#### *Net Loans and Leases (Percent of Total Assets)*

Loans and leases net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve divided by total assets.

#### *Securities over 1 Year (Percent of Total Assets)*

Debt securities with a remaining maturity of more than one year divided by total assets.

#### *Equity Securities (Percent of Total Assets)*

Total equity securities divided by total assets.

#### *Subtotal (Percent of Total Assets)*

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and equity securities divided by total assets.

#### *Interest-Bearing Bank Balances (Percent of Total Assets)*

Interest-bearing bank balances divided by total assets.

#### *Federal Funds Sold and Reverse Repos (Percent of Total Assets)*

Federal funds sold and securities purchased under agreements to resell divided by total assets.

#### *Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)*

Debt securities with a remaining maturity of one year or less divided by total assets.

#### *Trading Assets (Percent of Total Assets)*

Assets held in trading accounts divided by total assets.

#### *Total Earning Assets (Percent of Total Assets)*

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), and trading assets divided by total assets. (Note: Effective with the March 1994 period, held-to-maturity debt securities are reported at amortized cost, while available-for-sale debt and equity securities are reported at fair value.)

#### *Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)*

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

---

*Acceptances*  
(Percent of Total Assets)

Customers' liabilities on acceptances outstanding divided by total assets.

*Other Real Estate Owned*  
(Percent of Total Assets)

Other real estate owned (see definition on page 3-22) divided by total assets.

*All Other Assets*  
(Percent of Total Assets)

The sum of premises and fixed assets, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets divided by total assets.

## Memoranda

*Short-Term Investments*  
(Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio reflects debt securities with an *original* maturity of one year or less and exclude acceptances of other banks and commercial paper included in loans.)

*U.S. Treasury and Agency Securities*  
(Percent of Total Assets)

The sum of U.S. Treasury securities and U.S. government agency and corporation obligations divided by total assets.

*Municipal Securities*  
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

*Other Debt Securities*  
(Percent of Total Assets)

The sum of other U.S. debt securities and foreign debt securities divided by total assets.

*Real Estate Loans*  
*Secured by 1-4 Family*  
(Percent of Total Assets)

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

*Revolving*  
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

*Closed-End, Secured by First Liens*  
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

*Closed-End, Secured by Junior Liens*  
(Percent of Total Assets)

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

*Commercial Real Estate Loans*  
(Percent of Total Assets)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

*Construction and Land Development*  
(Percent of Total Assets)

Loans secured by real estate with maturities of 60 months or less made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

*Multifamily*  
(Percent of Total Assets)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

*Nonfarm Nonresidential*  
(Percent of Total Assets)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

*Real Estate Loans Secured by Farmland*  
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.

## Loan Mix, Percent of Gross Loans and Leases

*Real Estate Loans*  
(Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

*Real Estate Loans*  
*Secured by 1-4 Family*  
(Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

*Revolving*  
(Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

---

*Closed-End*

*(Percent of Gross Loans and Leases)*

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

*Commercial Real Estate Loans*

*(Percent of Gross Loans and Leases)*

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

*Construction and Land Development*

*(Percent of Gross Loans and Leases)*

Loans secured by real estate with maturities of 60 months or less made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

*Multifamily*

*(Percent of Gross Loans and Leases)*

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

*Nonfarm Nonresidential*

*(Percent of Gross Loans and Leases)*

Real estate loans secured by business and industrial properties, hotels,

motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

*Real Estate Loans Secured by Farmland*

*(Percent of Gross Loans and Leases)*

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

*Loans to Depository Institutions*

*(Percent of Gross Loans and Leases)*

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

*Commercial and Industrial Loans*

*(Percent of Gross Loans and Leases)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

*Loans to Individuals*

*(Percent of Gross Loans and Leases)*

Loans to individuals for household, family, and other personal expendi-

tures divided by total loans and leases, net of unearned income.

*Credit Card Loans*

*(Percent of Gross Loans and Leases)*

Loans to individuals arising from bank credit cards or special pre-arranged overdraft plans divided by total loans and leases, net of unearned income.

*Agricultural Loans*

*(Percent of Gross Loans and Leases)*

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

*Loans to Foreign Governments and Institutions*

*(Percent of Gross Loans and Leases)*

Loans to foreign governments and official institutions divided by total loans and leases, net of unearned income.

*Other Loans and Leases*

*(Percent of Gross Loans and Leases)*

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR DIS: 5  
 ASSETS: 14,928,373 PEER: 01

LIQUIDITY AND FUNDING

PAGE 8

	mm yyyy			mm yyyy			yyyy			yyyy			yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT
PERCENT OF TOTAL ASSETS															
SHORT-TERM INVESTMENTS	9.11	5.97	77	13.66	6.54	85	9.89	6.13	80	12.87	7.13	82	14.45	6.72	82
LIQUID ASSETS	31.09	24.73	83	30.54	27.05	80	30.02	25.82	82	31.61	26.87	82	33.28	27.35	82
INVESTMENT SECURITIES	24.30	20.44	63	25.32	18.89	75	24.45	19.61	74	25.78	18.15	74	25.92	18.82	74
NET LOANS AND LEASES	61.77	61.74	42	61.80	60.99	42	62.82	60.91	46	60.95	61.48	46	59.93	61.50	46
NET LNS, LS & STDBY LTRS OF CREDIT	65.39	65.55	44	63.34	64.95	31	66.36	64.66	51	62.68	65.46	51	61.78	65.48	51
CORE DEPOSITS	37.09	52.28	16	39.95	52.86	18	39.51	52.38	19	39.56	53.76	19	36.10	55.85	19
NONCORE FUNDING	50.07	32.14	88	48.31	31.23	88	48.74	32.30	87	49.20	30.88	87	52.13	29.23	87
TIME DEPOSITS OF \$100K OR MORE	6.17	7.55	44	6.37	7.35	47	6.17	7.59	38	6.61	6.94	38	6.53	6.69	38
FOREIGN DEPOSITS	19.93	5.01	91	17.61	6.11	85	18.08	5.69	87	17.98	6.48	87	19.35	5.80	87
FED FUNDS PURCHASED AND REPOS	14.80	8.90	86	18.18	8.82	91	16.26	9.06	88	17.64	8.63	88	16.45	8.34	88
NET FED FUNDS PURCHASED (SOLD)	14.11	6.32	91	18.02	5.60	95	16.09	6.13	93	17.28	5.48	93	15.77	5.59	93
COMMERCIAL PAPER	0.88	0.80	72	0.60	0.71	65	0.85	0.68	74	0.70	0.78	74	0.50	0.81	74
OTH BORROWINGS W/REM MAT 1 YR OR LESS	6.71	4.56	77	3.75	4.41	50	5.81	4.26	72	4.27	4.53	72	6.02	4.74	72
EARNING ASSETS REPR IN 1 YEAR	47.20	41.92	67	62.58	47.23	91	59.07	44.34	90	62.21	45.66	90	62.06	47.59	90
INT-BEARING LIAB REPR IN 1 YR	26.45	23.38	75	26.32	23.45	75	24.02	23.25	66	26.30	23.60	66	26.26	22.35	66
LONG-TERM DEBT REPR IN 1 YR	0.60	2.14	42	0.61	1.83	42	0.60	2.03	41	0.60	1.62	41	0.00	1.26	41
NET ASSETS REPRICEABLE IN 1 YEAR	20.14	16.41	57	35.65	21.94	88	34.45	19.05	85	35.31	20.45	85	35.81	23.97	85
OTHER LIQUIDITY AND FUNDING RATIOS															
NET NONCORE FUNDING DEPENDENCE	50.56	33.69	88	45.17	32.39	83	48.18	33.66	85	47.46	34.39	85	49.13	31.34	85
NET ST NONCORE FUNDING DEPENDENCE	40.67	24.65	90	34.98	23.05	86	39.37	23.58	87	37.83	23.08	87	35.15	21.79	87
SHORT-TERM INV/ST NONCORE FUNDING	21.67	23.85	65	35.74	27.21	75	23.77	26.44	64	30.76	27.78	64	34.90	28.98	64
LIQ ASTS-ST NONCORE FNDG/NONLIQ ASTS	-15.93	0.77	8	-14.32	5.06	6	-16.60	2.53	8	-14.93	5.23	8	-12.19	8.17	8
NET LOANS AND LEASES/TOTAL DEPOSITS	97.74	94.68	59	96.66	91.21	63	98.50	92.10	64	95.00	90.58	64	96.68	89.60	64
NET LOANS AND LEASES/CORE DEPOSITS	166.54	127.37	90	154.68	123.09	90	158.98	126.07	88	154.07	121.39	88	166.01	119.84	88
HELD-TO-MAT SEC APPR(DEPR)/EQ CAP	0.69	0.45	76	0.40	0.61	59	1.29	0.64	79	0.27	0.47	79	0.22	0.29	79
AVAIL-FOR-SALE SEC APPR(DEPR)/EQ CAP	0.38	0.81	51	0.51	2.13	20	0.39	1.91	22	0.82	2.23	22	0.35	0.84	22
U.S. AGENCY SEC APPR (DEPR) /EQ CAP	0.16	-0.07	82	0.26	0.12	81	0.18	0.25	60	0.25	0.14	60	0.12	0.02	60
STRUCT NOTES APPR(DEPR)/EQ CAP	NA	0.03	NA	0.08	0.00	93	NA	-0.01	NA	0.00	0.00	NA	0.16	-0.01	NA
PERCENT OF INVESTMENT SECURITIES:															
HELD-TO-MATURITY SECURITIES	22.58	13.24	80	24.80	13.86	78	15.87	13.41	69	29.76	12.22	69	33.09	13.69	69
AVAILABLE-FOR-SALE SECURITIES	77.42	86.76	19	75.20	86.14	21	84.13	86.59	30	70.24	87.78	30	66.91	86.31	30
U.S. TREASURY AND AGENCY SEC	94.60	72.68	96	94.05	75.55	98	93.91	72.09	96	92.48	74.86	96	92.67	75.26	96
MUNICIPAL SECURITIES	0.84	5.84	14	0.86	6.07	8	0.85	6.03	12	0.85	6.44	12	0.53	6.96	12
FOREIGN SECURITIES	2.31	2.82	81	3.23	2.91	76	3.08	2.74	82	3.24	3.29	82	2.92	3.21	82
OTHER SECURITIES	2.25	18.66	1	1.86	14.55	1	2.16	19.15	3	3.44	14.42	3	3.88	13.62	3
DEBT SECURITIES 1 YEAR OR LESS	21.01	12.23	83	41.12	14.95	93	26.85	13.16	85	39.45	13.56	85	35.56	16.18	85
DEBT SECURITIES 1 TO 5 YEARS	4.82	20.50	21	17.31	23.77	44	4.85	19.56	14	29.05	26.45	14	37.65	29.10	14
DEBT SECURITIES OVER 5 YEARS	71.99	61.43	55	39.72	55.74	34	66.23	62.17	46	28.08	54.61	46	23.02	50.05	46
PLEDGED SECURITIES	2.66	49.83	1	87.93	48.18	91	90.55	49.91	93	85.86	50.45	93	89.63	49.55	93
STRUCTURED NOTES, FAIR VALUE	0.00	0.31	27	6.67	0.59	98	0.00	0.26	28	5.43	0.68	28	4.55	0.94	28
PERCENT CHANGE FROM PRIOR LIKE QTR:															
SHORT-TERM INVESTMENTS	-32.52	7.80	21	-0.28	19.28	39	-22.99	38.62	22	-4.70	9.60	22	-9.17	9.28	22
INVESTMENT SECURITIES	-2.90	29.00	22	0.75	24.81	26	-5.04	33.93	18	6.45	18.83	18	8.09	8.71	18
CORE DEPOSITS	-6.10	17.62	5	12.07	18.12	60	0.02	23.69	10	17.31	12.11	10	2.88	13.43	10
NONCORE FUNDING	4.84	35.13	18	0.80	31.45	9	-0.79	37.60	13	1.03	30.89	13	7.54	21.13	13

---

## Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes. (Note: Beginning with the March 1994 quarter, investment securities are valued at amortized cost if classified as held-to-maturity and at fair value if classified as available-for-sale.)

### Percent of Total Assets

#### *Short-Term Investments* (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio reflects debt securities with an *original* maturity of one year or less and exclude acceptances of other banks and commercial paper included in loans.)

#### *Liquid Assets* (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

#### *Investment Securities* (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and

the fair value of available-for-sale debt and equity securities divided by total assets. Prior to the March 1994 quarter, investment securities are reported at book value.

#### *Net Loans and Leases* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income, allowance for loan and lease losses, allocated transfer risk reserve divided by total assets.

#### *Net Loans and Leases Plus Standby Letters of Credit* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income, allowance for loan and lease losses and allocated transfer risk reserve plus standby letters of credit divided by total assets.

#### *Core Deposits* (Percent of Total Assets)

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts, time deposits with balances (excluding brokered deposits) of less than \$100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits divided by total assets.

#### *Noncore Funding* (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio excludes brokered deposits less than \$100,000.)

#### *Time Deposits of \$100 Thousand or More* (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

#### *Foreign Deposits* (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

#### *Federal Funds Purchased and Repos* (Percent of Total Assets)

Federal funds purchased and securities sold under agreements to repurchase divided by total assets.

#### *Net Federal Funds Purchased (Sold)* (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

#### *Commercial Paper* (Percent of Total Assets)

Commercial paper divided by total assets.

#### *Other Borrowings with a Remaining Maturity of 1 Year or Less* (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

#### *Earning Assets Repriceable in 1 Year* (Percent of Total Assets)

Earning assets that are repriceable within one year or mature within one year (in Schedule HC-D of the FR Y-9C) divided by total assets.

*Interest-Bearing Liabilities  
Repriceable in 1 Year  
(Percent of Total Assets)*

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

*Long-Term Debt Repriceable in 1 Year  
(Percent of Total Assets)*

Long-term debt (other borrowed money with a remaining maturity of more than one year, mandatory convertible securities, or subordinated notes and debentures) that has a repricing frequency of less than one year divided by total assets. (Note: Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from the numerator.)

*Net Assets Repriceable in 1 Year  
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

## **Other Liquidity and Funding Ratios**

*Net Noncore Funding Dependence*

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding and short-term investments above.)

"Long-term assets" refers to the sum of loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted, minus acceptances of other banks. (Note: For periods prior to March 1996, "long-term assets" reflects debt securities with an origi-

nal maturity of over one year and excludes acceptances of other banks and commercial paper included in loans.)

*Net Short-Term Noncore Funding Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term investments and long-term assets above. An "NA" is displayed for periods prior to March 1996.)

"Short-term noncore funding" refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year or less: time deposits of \$100,000 or more, foreign deposits, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under \$100,000.

*Short-Term Investments/  
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding above. An "NA" is displayed for periods prior to March 1996.)

*Liquid Assets Less Short-term Noncore  
Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined above) divided by total assets less liquid assets. (Note: Prior to March 1996, short-term noncore funding is replaced by noncore funding.)

*Net Loans and Leases/Total Deposits*

Loans and lease financing receivables, net of unearned income and allow-

ance for losses, divided by total deposits.

*Net Loans and Leases/Core Deposits*

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by total equity capital. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*Available-for-Sale Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of available-for-sale securities divided by total equity capital. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*U.S. Agency Securities Appreciation  
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of U.S. government agency and corporation obligations, excluding mortgage-backed securities, divided by total equity capital. Prior to the March 1994 quarter, this ratio displays an "NA."

*Structured Notes Appreciation  
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of structured notes divided by total equity capital. Prior to the March 1995 quarter, an "NA" is displayed for this ratio.

## **Percent of Investment Securities**

*Held-to-Maturity Securities  
(Percent of Investment Securities)*

The amortized cost of debt securi-

---

ties, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*Available-for-Sale Securities*  
(Percent of Investment Securities)

The fair value of equity and debt securities, which the bank holding company does not have the positive intent and ability to hold to maturity nor intends to trade actively as part of its consolidated trading accounts, divided by total investment securities. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*U.S. Treasury and Agency Securities*  
(Percent of Investment Securities)

U.S. Treasury securities and obligations of other U.S. government agencies and corporations divided by total investment securities.

*Municipal Securities*  
(Percent of Investment Securities)

Obligations of states and political

subdivisions in the United States divided by total investment securities.

*Foreign Securities*  
(Percent of Investment Securities)

Foreign debt and equity securities divided by total investment securities.

*Other Securities*  
(Percent of Investment Securities)

Other domestic bonds, notes, and debentures, Federal Reserve stock, and U.S. corporate stock divided by total investment securities.

*Debt Securities 1 Year or Less*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

*Debt Securities 1 to 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

*Debt Securities over 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of over five years divided by total investment securities.

*Pledged Securities*  
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

*Structured Notes, Fair Value*  
(Percent of Investment Securities)

The fair value of structured notes divided by total investment securities. Prior to the March 1995 quarter, an "NA" is displayed for this ratio.

**Percent Change from Prior Like Quarter**

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-4.)